

February 2013

TRICARE® OVERSEAS PROGRAM At a Glance



www.tricare.mil www.tricare.mil/costs

Visit the TRICARE Web site for more information on eligibility, enrollment, costs, and coverage. Enter your profile for individualized details based on your TRICARE program. TRICARE is the Department of Defense's worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, and the National Oceanic and Atmospheric Administration. *TRICARE Overseas Program: At a Glance* provides an overview of overseas medical, pharmacy, and dental options, and their associated costs. International SOS Assistance, Inc. (International SOS) is the contractor for the TRICARE Overseas Program (TOP) benefit. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, cost, and coverage details, visit www.tricare.mil or contact your TOP Regional Call Center. See the *For Information and Assistance* section of this brochure for contact information.



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TRICARE Overseas Program Options

TRICARE OVERSEAS PROGRAM OPTIONS

Depending on your beneficiary category and location, you may be eligible for different overseas program options. These options may vary in each overseas area. Use the chart below to determine your options. Additional program details are listed in this brochure. Your options may change if you move, if your sponsor changes location or status, or if you have a life event such as getting married or becoming entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your TOP Regional Call Center or TRICARE Service Center, or visit www.tricare-overseas.com.

Beneficiary Types	Program Options
Active duty service members (includes National Guard and Reserve members¹ activated for more than 30 consecutive days)	 TRICARE Overseas Program (TOP) Prime TOP Prime Remote TRICARE Active Duty Dental Program (United States and U.S. territories)
Active duty family members (ADFMs) (includes family members of National Guard and Reserve members¹ activated for more than 30 consecutive days and certain survivors)	 TOP Prime TOP Prime Remote TOP Standard TRICARE Young Adult (TYA) TRICARE For Life (TFL) (ADFMs must have Medicare Part A and Medicare Part B to participate in TFL.)² TRICARE Dental Program (TDP)
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others	 TOP Standard TYA TFL (If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.) Enhanced-Overseas TRICARE Retiree Dental Program (TRDP)
National Guard and Reserve members¹ and their family members (qualified, non-active duty members of the Selected Reserve of the Ready Reserve, Retired Reserve, and certain members of the Individual Ready Reserve)	 TRICARE Reserve Select (members of the Selected Reserve) TRICARE Retired Reserve (members of the Retired Reserve who have not reached age 60) TYA TDP TRDP

^{1.} The National Guard and Reserve includes the Army National Guard, Army Reserve, Navy Reserve, Air National Guard, Air Force Reserve, Marine Corps Reserve, and U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit http://ra.defense.gov.

Other Option after TRICARE Eligibility Ends

Continued Health Care Benefit Program

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program available to former TRICARE-eligible members and their eligible family members, unremarried former spouses, emancipated children, and unmarried children by adoption or legal custody. CHCBP offers transitional coverage after TRICARE eligibility ends for up to 18 months for former service members and their family members, and up to 36 months for unremarried former spouses and adult dependents. If you qualify, you can purchase CHCBP within 60 days of losing TRICARE or Transitional Assistance Management Program eligibility. CHCBP benefits and rules are similar to those under TOP Standard, but you must pay quarterly premiums. For fiscal year (FY) 2013 (October 1, 2012–September 30, 2013), quarterly premiums are \$1,138 per individual and \$2,555 per family. For more information, contact the CHCBP administrator, Humana Military, at 1-800-444-5445 or visit Humana-Military.com. Note: CHCBP enrollees are not legally entitled to space-available care at military treatment facilities.

^{2.} ADFMs who have Medicare Part A are **not** required to have Medicare Part B to remain eligible for TRICARE. To avoid a break in coverage, ADFMs **must** sign up for Medicare Part B before the sponsor's retirement date.

TRICARE OVERSEAS PROGRAM OPTIONS

Women, Infants, and Children Overseas Program

The Department of Defense (DoD) offers the Women, Infants, and Children (WIC) Overseas Program to eligible overseas beneficiaries. The WIC Overseas Program provides participants and their families with important benefits, including nutrition and health screenings, nutritious food, tips on how to prepare balanced meals, and access to other resources that help you and your family lead healthier lives.

The WIC Overseas Program is available to eligible participants living overseas, including active duty service members (ADSMs) and their family members, DoD civilian employees and their family members, and DoD contractors and their family members.

Those who may be eligible for the WIC Overseas Program include:

- Expectant mothers—during pregnancy and throughout the first six weeks after giving birth
- Mothers—until the infant is 6 months old if bottle-feeding or 1 year old if breast-feeding
- Infants and children—until the end of the month in which they turn age 5

Contact your local WIC Overseas office to determine if you and your children are eligible for the WIC Overseas Program. WIC Overseas counselors determine eligibility by evaluating income, family size, and other criteria. If you are eligible, the counselor will help you get started and determine how long you can participate in the program. Visit **www.tricare.mil/wic** to locate the nearest WIC Overseas office.

Philippine Demonstration

If you reside in the Philippines and you are a TOP Standard beneficiary, you are eligible to participate in the TRICARE Philippine Demonstration. A phased approach is being used to implement the Philippine Demonstration in multiple locations. Eligibility is determined by your physical address listed on health care claims, regardless of the address listed in DEERS. Within these designated areas, you are required to see approved demonstration providers who have agreed to comply with certain TRICARE requirements and business processes in order for TRICARE to cost-share on your health care claims.

If you travel to the Philippines, live in the Philippines outside of a demonstration area, or live in a demonstration area but receive care outside of that area, you must see a certified provider. The Philippine Demonstration does not pertain to pharmacy or dental services. Beneficiaries must continue to use a certified pharmacy or dental provider.

For more information and to access the list of approved demonstration providers and certified providers, visit **www.tricare-overseas.com/philippines.htm**.

PROGRAM DESCRIPTIONS AND ENROLLMENT COSTS

TRICARE program descriptions and enrollment costs are discussed in the following chart. For more information on enrolling in a TRICARE program option, visit **www.tricare.mil/enroll**. TRICARE costs are subject to change. Visit **www.tricare.mil/costs** for the most up-to-date cost information.

Program	Description	Enrolling	Enrollment Costs	Getting Care ¹
TRICARE Overseas Program (TOP) Prime	Similar to a managed care or health maintenance organization option, available to active duty service members (ADSMs) and command-sponsored active duty family members (ADFMs)	 Enrollment required Priority access for military treatment facility (MTF) care No claims to file (in most cases) Offers lowest out-of-pocket costs 	No enrollment costs	 Receive most care from an assigned primary care manager (PCM) at an MTF PCM referrals and/or authorizations required for certain services
TOP Prime Remote	Similar to TOP Prime, providing benefits to permanently assigned ADSMs and their command-sponsored family members living with them in remote overseas locations	 Enrollment required See host nation providers No claims to file (in most cases) Offers same low out- of-pocket costs as TOP Prime 	No enrollment costs	Receive most care from an assigned PCM, if available. If no PCM is assigned, your TOP Regional Call Center will coordinate your care. Referrals and/or authorizations required for certain services
TOP Standard ²	Fee-for-service option available worldwide to eligible non-ADSMs living overseas	 No enrollment required Annual deductibles and cost-shares apply³ 	No enrollment costs	 Receive care from any provider, unless local TOP restrictions require only certified providers No referrals required Certain services require prior authorization
TRICARE Reserve Select (TRS)	 Premium-based health coverage that qualified Selected Reserve of the Ready Reserve members may purchase for themselves and/or their family members Coverage and costs similar to TRICARE Standard for ADFMs³ 	 Enrollment required Available worldwide Offers member-only and member-and- family coverage Must qualify for and purchase TRS to participate 	 2013 TRS member- only monthly premium: \$51.62 2013 TRS member- and-family monthly premium: \$195.81 	 Receive care from any provider, unless local TOP restrictions require only certified providers No referrals required Some services require prior authorization

^{1.} If you live in the Philippines, you are required to visit certified health care and pharmacy providers. If you seek care in certain areas, you may also be required to see approved demonstration providers in order for TRICARE to cost-share your health care claims. For more information, visit www.tricare-overseas.com/philippines.htm. In other locations, check to see if restrictions on certified providers apply.

Note: Non-active duty beneficiaries may seek care at MTFs on a space-available basis. Additionally, TRICARE Plus is a program that allows beneficiaries who normally are only able to get care at MTFs on a space-available basis, and who are not enrolled in a TRICARE Prime option, to enroll and receive primary care appointments at MTFs within the same primary care access standards as beneficiaries enrolled in a TRICARE Prime option.

^{2.} TRICARE Extra is not available overseas.

^{3.} You should also expect to pay up front for care and submit a claim for reimbursement. Call your TOP Regional Call Center for details.

PROGRAM DESCRIPTIONS AND ENROLLMENT COSTS

Program	Description	Enrolling	Enrollment Costs	Getting Care ¹
TRICARE Retired Reserve (TRR)	 Premium-based health plan that qualified Retired Reserve members may purchase for themselves and/or their family members Coverage and costs for care similar to TRICARE Standard for retirees² 	 Enrollment required Available worldwide Offers member-only and member-and-family coverage Must qualify for and purchase TRR to participate 	 2013 TRR member- only monthly premium: \$402.11 2013 TRR member- and-family monthly premium: \$969.10 	 Receive care from any provider, unless local TOP restrictions require only certified providers No referrals required Certain services require prior authorization
TRICARE For Life (TFL)	TRICARE's Medicare- wraparound coverage available to Medicare- eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B ²	 No enrollment required Must be entitled to premium-free Medicare Part A and have Medicare Part B 	• No enrollment costs Note: If you are entitled to Medicare Part A, you must pay Medicare Part B premiums to maintain your TFL coverage. See "TRICARE For Life Costs" below for more information.	 Receive care from any provider, unless local TOP restrictions require only certified providers No referrals required Certain services require prior authorization
TRICARE Young Adult (TYA)	 Premium-based health care plan available for purchase by qualified adult-age dependents who have aged out of TRICARE benefits Offers TRICARE Prime or TRICARE Standard coverage worldwide TYA includes medical and pharmacy benefits, but excludes dental coverage 	 Enrollment required Monthly premiums apply Sponsor's status determines whether a dependent is eligible for TYA Prime or TYA Standard Command sponsorship required for TYA Prime enrollment overseas 	 2013 TYA Prime monthly premium: \$176 2013 TYA Standard monthly premium: \$152 	 TYA Prime beneficiaries have the same provider choice and costs as other TRICARE Prime beneficiaries TYA Standard beneficiaries have the same provider choice and costs as other TRICARE Standard beneficiaries

^{1.} If you live in the Philippines, you are required to visit certified health care and pharmacy providers. If you seek care in certain areas, you may also be required to see approved demonstration providers in order for TRICARE to cost-share your health care claims. For more information, visit www.tricare-overseas.com/philippines.htm.

TRICARE For Life Costs

If you are entitled to Medicare Part A due to age or another reason, you are considered Medicare-eligible, and must generally have Medicare Part B to keep your TRICARE benefit, even though Medicare does not cover overseas care. This is a requirement based on federal law governing these programs. If you are eligible for TRICARE and have Medicare Part A and Medicare Part B, you are automatically covered by TRICARE For Life (TFL).

Medicare covers health care received in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). In these locations, Medicare pays first and TFL pays second; however, TFL pays last if you have other health insurance (OHI). Medicare also pays before TRICARE when TFL beneficiaries receive care on ships in territorial waters adjoining the land areas of the United States and U.S. territories. For more information, visit **www.tricare.mil/tfl**.

Because Medicare does not cover overseas health care outside of the United States and U.S. territories, overseas TFL works like TOP Standard for retirees, with the same annual deductible and cost-shares. To seek reimbursement for overseas care, submit a paper claim, a copy of your provider's itemized bill with a diagnosis narrative, proof of payment, and, if applicable, your OHI's explanation of benefits to the TRICARE Overseas Program (TOP) claims processor. For more information, visit **www.tricare-overseas.com** or contact your TOP Regional Call Center.

^{2.} You should also expect to pay up front for care and submit a claim for reimbursement. Call your TOP Regional Call Center for details.

COSTS OF COVERED SERVICES

TRICARE Overseas Program (TOP) Prime¹

(includes TOP Prime Remote and TRICARE Young Adult Prime)

TOP Standard

(includes TRICARE Reserve Select®, TRICARE Retired Reserve®, and TRICARE Young Adult Standard)

	ADSMs and ADFMs	ADFMs and TRS	Retirees, Their Families, and All Others
Annual Deductible	\$0	Sponsor rank E-4 and below: \$50 (individual); \$100 (family)	\$150 (individual); \$300 (family)
		Sponsor rank E-5 and above: \$150 (individual); \$300 (family)	
		Family members of National Guard and Reserve members activated for more than 30 consecutive days in support of a contingency operation: \$0	
Outpatient Visits (including behavioral health)	\$0 copayment per visit	20% after the annual deductible is met	25% after the annual deductible is met
Clinical Preventive Services	\$0 copayment per service	20% after the annual deductible is met ²	25% after the annual deductible is met ²
Durable Medical Equipment, Prosthetics, Orthotics, and Supplies	\$0 copayment	20% after the annual deductible is met	25% after the annual deductible is met
Hospitalization (non-military treatment facility)	\$0 per day	\$17.35 per day (\$25 minimum charge)	\$698 per day or 25% of billed charges for institutional services, whichever is less, plus 25% costshare for separately billed services
Emergency Services	\$0 copayment per visit	20% after the annual deductible is met	25% after the annual deductible is met
Ambulatory Surgery	\$0 copayment	\$25 copayment	25% after the annual deductible is met
Inpatient Behavioral Health	\$0 per day	\$20 per day (\$25 minimum charge)	25% of allowed charges for institutional services, plus 25% cost-share for separately billed services
Inpatient Skilled Nursing ³	\$0 per day	\$17.35 per day (\$25 minimum charge)	25% of allowed charges for institutional services, plus 25% cost-share for separately billed services

^{1.} In addition to the costs listed above, point-of-service charges may apply if TOP Prime and TOP Prime Remote ADFMs seek nonemergency care from host nation providers without referrals. See "Point-of-Service Option" in the Commonly Used Terms section of this brochure for more information.

^{2.} Certain clinical preventive services do not have cost-shares. Call your TOP Regional Call Center for more information, or visit www.tricare-overseas.com.

^{3.} TRICARE does not cover purely custodial care. Skilled nursing facility care is only available in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

TRICARE PHARMACY OPTIONS

TRICARE offers comprehensive prescription drug coverage and several options for filling prescriptions. You may fill prescriptions at military treatment facility (MTF) pharmacies, through TRICARE Pharmacy Home Delivery, at retail network pharmacies in some locations, or at host nation pharmacies. Host nation pharmacies are non-network; therefore, when filling a prescription at host nation pharmacies, you will pay the full cost up front and file a claim for reimbursement with International SOS. You need a prescription and a valid uniformed services identification card or Common Access Card to fill prescriptions in all overseas locations, including the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa.

For questions about the TRICARE pharmacy benefit in the United States and U.S. territories, contact Express Scripts, Inc. Outside of the United States and U.S. territories, contact your TOP Regional Call Center. You can also visit **www.tricare.mil/pharmacy**. **Note:** Copayments are subject to change.

Type of Pharmacy	Formulary Drug Costs	Non-Formulary Drug	
	Generic (<i>Tier 1</i>)	Brand Name (<i>Tier 2</i>)	Costs (Tier 3)
Military Treatment Facility (MTF) (up to a 90-day supply)	\$0	\$0	Not available
TRICARE Pharmacy Home Delivery ¹ (up to a 90-day supply)	\$0	\$13	\$43
Retail Network Pharmacy ² (up to a 30-day supply)	\$5	\$17	\$44
Non-Network Retail Pharmacy (up to a 30-day supply)	TOP Prime: 50% cost-share applies after point-of-service (POS) deductible is met	TOP Prime: 50% cost-share applies after POS deductible is met	TOP Prime: 50% cost-share applies after POS deductible is met
	TOP Standard: \$17 or 20% of the total cost (whichever is greater) after the annual deductible is met	TOP Standard: \$17 or 20% of the total cost (whichever is greater) after the annual deductible is met	TOP Standard: \$44 or 20% of the total cost (whichever is greater) after the annual deductible is met

^{1.} Outside of the United States and U.S. territories, you can only use the TRICARE Pharmacy Home Delivery option if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. Beneficiaries residing in Germany cannot use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at MTF pharmacies or host nation pharmacies.

Overseas Pharmacy Costs

There are no copayments or cost-shares for TOP Prime ADSMs and active duty family members. However, you may have to pay for your prescriptions up front in some locations and file claims for reimbursement. **Note:** Overseas pharmacy costs apply in American Samoa, and beneficiaries in the Philippines must use a TRICARE-certified pharmacy to ensure that their claims will be reimbursed. To locate a TRICARE-certified pharmacy, visit **www.tricare-overseas.com/philippines.htm**.

Beneficiary Category	Cost-Share
ADFMs Using TOP Standard and TRICARE Reserve Select	20% after deductible is met
Retired Service Members, Their Families, and All Others Using TOP Standard and TRICARE Retired Reserve	25% after deductible is met

^{2.} TRICARE retail network pharmacies are only available in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no retail network pharmacies in American Samoa.

TRICARE DENTAL OPTIONS

This section highlights your dental costs when using the TRICARE Active Duty Dental Program (ADDP), the TRICARE Dental Program (TDP), or the Enhanced-Overseas TRICARE Retiree Dental Program (TRDP). These dental options are separate from TRICARE medical health care options. Your out-of-pocket expenses for any of the costs listed in this section are **not** applied to the TRICARE catastrophic cap. For more information visit **www.tricare.mil/dental**.

Dental Program Options	Beneficiary Types	Description of Program Options
TRICARE Active Duty Dental Program	• Active duty service members (ADSMs) enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote in the United States or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	Benefit administered by United Concordia Companies, Inc. ADSMs may receive emergency care from civilian dental providers
TRICARE Dental Program (TDP)	 Eligible active duty family members Survivors National Guard and Reserve members and their family members Individual Ready Reserve members and their family members 	Benefit administered by MetLife Voluntary enrollment and worldwide coverage Single and family plans with monthly premiums All enrolled beneficiaries are eligible for dental care in both the CONUS and OCONUS service areas, but only command-sponsored members may pay the OCONUS cost-shares¹ Comprehensive coverage for most dental services 100% coverage for most preventive and diagnostic services
Enhanced-Overseas TRICARE Retiree Dental Program	 Retired service members and their eligible family members Retired National Guard and Reserve members and their eligible family members Certain survivors Medal of Honor recipients and their immediate family members and survivors 	 Benefit administered by Delta Dental of California Voluntary enrollment and worldwide coverage Single, dual, and family plans Premium rates vary by location 100% coverage for most preventive and diagnostic services

^{1.} The TDP is divided into two geographical service areas: CONUS and OCONUS. The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The TDP OCONUS service area includes areas not in the CONUS service area and covered services provided on a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist's office address.

TRICARE Active Duty Dental Program

Most overseas active duty service members (ADSMs) receive dental care at military overseas dental treatment facilities. International SOS coordinates dental care services for ADSMs in remote overseas locations. When ADSMs enrolled in TOP Prime or TOP Prime Remote are in the United States or U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*) for duty or leave, they may receive emergency care from civilian providers through the TRICARE ADDP. This care is limited to emergency care and should be coordinated with the contractor, United Concordia Companies, Inc., to ensure prompt payment.

Note: Treatment plans that exceed \$750 per episode or \$1,500 per calendar year require prior authorization and approval from the TRICARE Area Office Dental Consultant (*or designee*), even for routine care.

TDP and TRDP Premiums, Cost-Shares, and Annual Maximums

TRICARE Dental Program Premiums

Sponsor Status	Sponsor-Only Premium	Single Premium ¹ (one family member, excluding sponsor)	Family Premium (more than one family member, excluding sponsor)	Sponsor-and-Family Premium
Active Duty	N/A	\$10.66	\$31.96	N/A
Selected Reserve of the Ready Reserve	\$10.66	\$26.64	\$79.91	\$90.57
Individual Ready Reserve	\$26.64	\$26.64	\$79.91	\$106.55

^{1.} If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

TRICARE Retiree Dental Program Premiums

Monthly premiums for the Enhanced-Overseas TRDP vary depending on your location and type of plan (*single, dual, or family*). Annual rates are effective for FY 2013 (*October 1, 2012–September 30, 2013*) and are subject to change each year. If you move or change enrollment options, your premium rate may change. To find your premium rate, visit **www.trdp.org**.

TDP and TRDP Cost-Shares and Maximums

The percentage paid is based on the allowed amount for each procedure. Your out-of-pocket costs may be higher if care is received from a nonparticipating provider.

Type of Service			TRICARE Retiree
	OCONUS Command-Sponsored Beneficiaries ¹	OCONUS Beneficiaries Who Are Not Command Sponsored	Dental Program
Diagnostic, Preventive (except sealants)	0%		0%
Sealants, Consultation/Office Visit, Basic Restorative	0%	20%	20%
Endodontic, Periodontic, Oral Surgery	0%	Sponsor Pay Grades E-1 through E-4: 30%	40%
		All Others: 40%	
Implant Services, Prosthodontics, Orthodontics	50%		50%2
Annual Maximum	\$1,300 per enrollee per enrollment year for non-orthodontic services. Payments for certain diagnostic and preventive services are not applied.		\$1,200
Orthodontic Lifetime Maximum	\$1,750 per enrollee, per lifetime for orthodontic services. Orthodontic diagnostic services are applied to the \$1,300 dental program annual maximum.		\$1,500 (per person, per lifetime)
Dental Accident Maximum	\$1,200 (per person, per benefit year)		\$1,000 (per person, per benefit year)
Annual Deductible	\$0	N/A	\$50 (per person, per benefit year); \$150 cap per family

^{1.} All TDP-enrolled beneficiaries are eligible for dental care in both the CONUS and OCONUS service areas. However, only command-sponsored members may pay the OCONUS cost-shares.

^{2.} Cast crowns, onlays, bridges, partial and full dentures, orthodontics, and dental implants are covered at 50% after the first 12 months of continuous enrollment in TRDP.

COMMONLY USED TERMS

TRICARE Overseas Program Provider Types

Provider Types Descriptions

Provider Types	Descriptions	Key Characteristics
Network Provider	Has entered into a formal agreement with International SOS Assistance, Inc. (International SOS) to provide medical care or services to TRICARE Overseas Program (TOP) beneficiaries	 Assurance that you are receiving quality care, because network providers' credentials have been reviewed and institutions site-audited at least once every three years Guarantee that provider can directly or indirectly communicate in English Cashless/claimless services for TOP Prime and TOP Prime Remote beneficiaries Performance is monitored on an ongoing basis to help ensure beneficiary satisfaction and quality of care
Participating Non-Network Provider	Professional or institutional provider who does not have a contractual relationship with International SOS, but agrees to provide cashless/claimless care to TRICARE Prime beneficiaries	 Verified and licensed to practice in the country in which he or she operates Has not undergone the full International SOS credentialing process
Approved Demonstration Provider (Philippines) ¹	Agrees to comply with certain TRICARE requirements and business processes in certain designated areas under the Philippine Demonstration; International SOS, the TOP contractor, and its subcontractor, Global 24 Network Services, will administer the Philippine Demonstration	 Files claims on your behalf Collects only the applicable deductible and cost-shares Cost-shares and deductibles may be paid up front If payment is not made up front, approved demonstration providers will collect only the applicable cost-shares and deductibles after receiving the TRICARE explanation of benefits Accepts established reimbursement rates, so you will be responsible only for your applicable deductible and cost-shares²
Certified Provider (Philippines)	As the TOP contractor, International SOS is responsible for performing provider certification through on-site visits and license/credential validation in the Philippines; the Department of Defense may expand this requirement to other locations ³	Verified to meet required TOP contract standards Allowed to invoice TRICARE for TRICARE beneficiary claims
Nonparticipating Non-Network Provider	Has not agreed to participate in TOP	May not provide cashless/claimless service; beneficiaries may be required to pay up front and file a claim for reimbursement

- 1. For the most up-to-date information about provider choice in the Philippines, visit www.tricare-overseas.com/philippines.htm.
- 2. Beneficiaries who are eligible to participate in the Philippine Demonstration must give the approved demonstration provider their physical home mailing address to pay the reduced costs. APO, P.O. boxes, or Retired Activities Office boxes cannot be used.
- 3. Individuals in other locations should check if restrictions on providers apply in their areas. For more information, call your TOP Regional Call Center.

TRICARE nonparticipating non-network providers may charge up to 115 percent of the TRICARE-allowable amount in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). However, there is no limit to the amount that nonparticipating non-network providers may bill in overseas locations, and you are responsible for paying any amount that exceeds the TRICARE-allowable charge. Visit **www.tricare-overseas.com** for more information. **Note:** Claims for services received outside of the United States and U.S. territories must be filed within three years. You must submit proof of payment with all overseas claims. Claims for services received in the United States and U.S. territories must be filed within one year.

May file claims for beneficiaries

COMMONLY USED TERMS

TRICARE Costs

Enrollment Fee

The annual payment TRICARE Prime enrollees are required to make. There are no TRICARE Prime enrollment fees for active duty service members (ADSMs) or active duty family members (ADFMs). Enrollment fee amounts are set by federal law.

Premium

The annual payment that enrollees in certain TRICARE programs (i.e., TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult) and the Continued Health Care Benefit Program are required to make. Premium amounts are a percentage of the total cost of health care coverage.

Medicare Part B Premium

The monthly payment that Medicare enrollees make to cover certain services not covered under premium-free Medicare Part A. People who are entitled to Medicare Part A due to age or another reason are considered Medicare-eligible, and must generally have Medicare Part B to keep the TRICARE benefit.

Annual Deductible

The annual amount a beneficiary must pay for covered outpatient benefits before TRICARE begins to cost-share. TRICARE Prime beneficiaries do not have an annual deductible, unless they are using the point-of-service (POS) option.

Catastrophic Cap

The catastrophic cap is the maximum out-of-pocket amount a beneficiary pays each fiscal year (FY) (October 1–September 30) for TRICARE-covered services. Beneficiaries are not responsible for any amounts above the catastrophic cap in a given FY, except for services that are not covered, POS charges, and the additional 15 percent that nonparticipating providers may charge above the TRICARE-allowable charge. **Note:** POS deductibles, cost-share amounts, and TRS, TRR, TYA, and CHCBP premiums are not creditable to the catastrophic cap.

ADFMs and TRS: \$1,000 per family, per FY **Retirees, their families, and all others:** \$3,000 per family, per FY

Copayment

The fixed amount a TRICARE Prime enrollee (*except ADSMs or ADFMs*) will pay for network provider care.

Cost-Share

The amount a TRICARE beneficiary must pay for covered inpatient and outpatient services (other than the annual deductible or disallowed amounts). The cost-share depends on the TRICARE option used and the sponsor's status (i.e., active duty or retired).

Point-of-Service Option

The point-of-service (POS) option allows beneficiaries enrolled in a TRICARE Prime option to pay additional out-of-pocket fees to receive nonemergency health care services from any host nation provider without referrals. Out-of-pocket expenses you pay under the POS option are not applied to your annual catastrophic cap. Note: The POS option does not apply to active duty service members, newborns or newly adopted children in the first 60 days after birth or adoption, emergency care, clinical preventive care received from a network provider, the first eight behavioral health care outpatient visits per fiscal year (October 1–September 30) to a network provider authorized under TRICARE regulations to see patients independently for a medically diagnosed and covered condition, or beneficiaries with other health insurance.

POS deductible: \$300 (individual); \$600 (family) **POS cost-share:** 50 percent after POS deductible is met

Prohibition of Waiving Cost-Shares and Deductibles

When using TOP Standard, TRS, and TRR, you are responsible, under law, to pay an annual deductible and cost-shares associated with your care. The law prohibits health care providers from waiving the deductible or cost-shares, and providers who offer or advertise that they will do so, can be suspended or excluded as TRICARE-authorized providers.

Proof-of-Payment Requirements Overseas

You must submit proof of payment with all overseas claims. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars. Proof of payment may include a receipt, canceled check, credit card statement, or invoice from the provider that clearly states payment was received. If you have questions regarding proof-of-payment requests, claims submissions, or the status of a submitted claim, contact your TOP Regional Call Center and select option 2 for claims assistance or visit www.tricare.mil/claims.











For Information and Assistance

If you have questions about any of the information listed in this brochure, contact your TOP Regional Call Center or other appropriate contractor listed below or visit **www.tricare.mil**. For additional details about the Military Health System (MHS), visit the MHS Web site at **www.health.mil**.

TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com Medical Assistance¹ +44-20-8762-8133	TOP Regional Call Center— Latin America and Canada¹ +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com Medical Assistance¹ +1-215-942-8320	TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com Medical Assistance¹ Singapore: +65-6338-9277 Sydney: +61-2-9273-2760
TRICARE For Life www.tricare.mil/tfl Wisconsin Physicians Service (United States and U.S. territories) 1-866-773-0404 1-866-773-0405 (TDD/TTY) www.TRICARE4u.com	milConnect Web Site—Update DEERS Information http://milconnect.dmdc.mil	TRICARE Pharmacy Options www.tricare.mil/pharmacy Express Scripts, Inc. (United States and U.S. territories) 1-877-363-1303 Member Choice Center (convert retail prescriptions to home delivery): 1-877-363-1433 www.express-scripts.com/TRICARE
TRICARE Active Duty Dental Program www.tricare.mil/addp United Concordia Companies, Inc. (United States and U.S. territories) 1-866-984-ADDP (1-866-984-2337) www.addp-ucci.com	TRICARE Dental Program www.tricare.mil/tdp MetLife 1-855-MET-TDP2 (1-855-638-8372) (overseas) 1-855-MET-TDP1 (1-855-638-8371) (stateside) 1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY) https://mybenefits.metlife.com/tricare	TRICARE Retiree Dental Program www.tricare.mil/trdp Delta Dental of California Dial the AT&T USADirect® Access Number followed by 866-721-8737 (overseas) ² 1-888-838-8737 (stateside) www.trdp.org

- 1. For toll-free contact information, visit www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.
- 2. For access numbers and assistance with overseas dialing instructions, visit www.usa.att.com/traveler/index.jsp.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military treatment facility guidelines and policies may be different than those outlined in this product. For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.